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**UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY**

CHICAGO TITLE INSURANCE COMPANY,

Plaintiff

Vs.

Civil Action

PEARL DWEK, JOSEPH KOHEN, EMPIRE
EQUITY GROUP, d/b/a 1st METROPOLITAN
MORTGAGE, JEROME SHAPIRO, JOHN
DOE ENTITIES 1-X, JOHN DOES 1-X,
Defendants

CASE NO. 3:08-cv-4502(MLC)

**ANSWER, DEFENSES, CROSS-CLAIMS AND JURY DEMAND OF DEFENDANT,
PEARL DWEK**

Defendant Pearl Dwek, residing at 311 Crosby Avenue, Deal, New Jersey 07723 by
way of Answer to the Complaint, states:

OVERVIEW

1. The defendant is the wife of Solomon Dwek, an unnamed defendant identified by the plaintiff as a participant in a scheme to defraud plaintiffs.
2. Pearl Dwek has done nothing in furtherance of the scheme alleged by the plaintiffs.
3. Pearl Dwek has neither signed her name or authorized the signing of her name to any documents relied upon by the plaintiffs to support the allegations of the plaintiff's complaint.
4. Pearl Dwek is not a real estate developer however she is the innocent spouse of Solomon Dwek.
5. Pearl Dwek has offered to plaintiffs the right and opportunity to examine her under oath to establish that she was not a participant in any scheme whereby the plaintiffs

suffered damages as alleged in plaintiff's complaint.

6. Pearl Dwek denies each and every allegation as it applies to her as a participant with any party or non party as alleged in Counts 1-6 of plaintiff's complaint Overview section.

PARTIES

7. Defendant Pearl Dwek admits the allegations of Paragraph 7.

8. Defendant Pearl Dwek admits she resides at 311 Crosby Avenue, Deal, New Jersey and is the wife of Solomon Dwek and leaves plaintiff to its proofs as to the remainder of Paragraph 8.

9. Defendant Pearl Dwek admits the allegations of Paragraph 9.

10. Defendant has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 10 and leaves plaintiff to its proof.

11. Defendant has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 11 and leaves plaintiff to its proof.

12. Defendant has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 12 and leaves plaintiff to its proof.

13. Defendant has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 12 and leaves plaintiff to its proof.

14. Defendant has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 13 and leaves plaintiff to its proof.

15. Defendant has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 14 and leaves plaintiff to its proof.

JURISDICTION AND VENUE

16. Defendant admits the allegations of Paragraph 16

17. Defendant Pearl Dwek denies the allegations of Paragraph 17 as it pertains to claims against this defendant in the First Count, Second Count, Sixth Count, Seventh Count,

Eighth Count, Ninth Count, Tenth Count, Eleventh Count, and Twelfth Count of the Complaint.

BACKGROUND

18. Defendant Pearl Dwek denies any allegations of improper or illegal conduct but has insufficient knowledge or information as to the truth of the other allegations contained in Paragraph 18 and leaves plaintiff to its proofs.

19. Defendant Pearl Dwek repeats its answer as stated above to the allegations contained in Paragraph 19.

20. Defendant Pearl Dwek repeats its answer as stated above to the allegations contained in Paragraph 20.

21. Defendant Pearl Dwek repeats its answer as stated above to the allegations contained in Paragraph 21.

22. Defendant Pearl Dwek repeats its answer as stated above to the allegations contained in Paragraph 22.

23. Defendant Pearl Dwek repeats its answer as stated above to the allegations contained in Paragraph 23.

24. Defendant Pearl Dwek repeats its answer as stated above to the allegations contained in Paragraph 24. Defendant Pearl Dwek denies signing any documents referred in paragraph 24 of plaintiff's complaint.

25. Defendant Pearl Dwek repeats its answer as stated above in response to Paragraph 18 herein as to Paragraph 25.

26. Defendant Pearl Dwek repeats its answer as stated above in response to Paragraph 18 herein as to Paragraph 26.

27. Defendant Pearl Dwek repeats its answer as stated above in response to Paragraph 18 herein as to Paragraph 27.

28. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 28 and leaves plaintiff to its proof.

29. Defendant Pearl Dwek has insufficient knowledge or information to form a belief

as to the truth of the allegations contained in Paragraph 29 and leaves plaintiff to its proof.

30. Defendant Pearl Dwek denies the allegations contained in Paragraph 30 of plaintiff's complaint as it pertains to her and leaves plaintiff to its proofs as to remaining allegations of Paragraph 30.

31. Defendant Pearl Dwek denies the allegations of Paragraph 31 as they pertain to her and leaves plaintiff to its proofs on the remaining allegations.

32. Defendant Pearl Dwek had insufficient information to admit or deny the allegation of Paragraph 32 of plaintiff's complaint and leaves plaintiff to its proofs thereon.

33. Defendant Pearl Dwek denies any allegations as to acts by her and leaves plaintiff to its proofs as to the remaining allegations in Paragraph 33 of plaintiff's complaint.

SUBJECT MORTGAGE LOAN

115 Brighton Avenue, Ocean, New Jersey

34. Defendant Pearl Dwek denies the allegations contained in Paragraph 34 of plaintiff's complaint as they refer to her and leaves plaintiff to its proofs as to the remainder of its allegations in Paragraph 34.

35. Defendant Pearl Dwek denies submitting any loan applications as alleged by plaintiffs in Paragraph 35 of plaintiff's complaint.

36. Defendant Pearl Dwek denies the allegations contained in Paragraph 36 of plaintiff's complaint as they refer to her and leaves plaintiff to its proofs as to the remainder of its allegations in Paragraph 36.

37. Defendant Pearl Dwek has insufficient information to admit or deny the allegation of Paragraph 37 of plaintiff's complaint and leaves plaintiff to its proofs thereon.

38. Defendant Pearl Dwek has insufficient information to admit or deny the allegation of Paragraph 38 of plaintiff's complaint and leaves plaintiff to its proofs thereon.

39. Defendant Pearl Dwek has insufficient information to admit or deny the allegation of Paragraph 39 of plaintiff's complaint and leaves plaintiff to its proofs thereon.

40. Defendant Pearl Dwek has insufficient information to admit or deny the allegation

of Paragraph 40 of plaintiff's complaint and leaves plaintiff to its proofs thereon.

41. Defendant Pearl Dwek has insufficient information to admit or deny the allegation of Paragraph 41 of plaintiff's complaint and leaves plaintiff to its proofs thereon.

42. Defendant Pearl Dwek has insufficient information to admit or deny the allegation of Paragraph 42 of plaintiff's complaint and leaves plaintiff to its proofs thereon.

43. Defendant Pearl Dwek has insufficient information to admit or deny the allegation of Paragraph 43 of plaintiff's complaint and leaves plaintiff to its proofs thereon.

44. Defendant Pearl Dwek has insufficient information to admit or deny the allegation of Paragraph 44 of plaintiff's complaint and leaves plaintiff to its proofs thereon.

45. Defendant Pearl Dwek has insufficient information to admit or deny the allegation of Paragraph 45 of plaintiff's complaint and leaves plaintiff to its proofs thereon.

46. Defendant Pearl Dwek denies the allegations as they pertain to her and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

47. Defendant Pearl Dwek denies the allegations as they pertain to her and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

48. Defendant Pearl Dwek denies the allegations as they pertain to her and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

49. Defendant Pearl Dwek denies the allegations as they pertain to her and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

50. Defendant Pearl Dwek denies the allegations as they pertain to her and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

51. Defendant Pearl Dwek denies the allegations as they pertain to her and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

300 Bridlemere Avenue, Interlaken, New Jersey

52. Defendant Pearl Dwek denies the allegations as they pertain to her and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

53. Defendant Pearl Dwek denies the allegations as they pertain to her in so far as

they allege any acts having been committed by her and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

54. Defendant Pearl Dwek denies the allegations as they pertain to her in so far as they allege any acts having been committed by her and has insufficient information at to the remaining allegations and leaves plaintiffs to its proofs.

55. Defendant Pearl Dwek denies the allegations as they pertain to her but has insufficient knowledge or information to form a belief as to the truth of all other allegations contained in said paragraph and leaves plaintiffs to its proof.

56. Defendant Pearl Dwek denies the allegations as they pertain to her but has insufficient knowledge or information to form a belief as to the truth of all other allegations contained in said paragraph and leaves plaintiffs to its proof.

57. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 57 and leaves plaintiff to its proofs.

58. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 58 and leaves plaintiff to its proofs.

59. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 59 and leaves plaintiff to its proofs.

60. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 60 and leaves plaintiff to its proofs.

61. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 61 and leaves plaintiff to its proofs.

62. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 62 and leaves plaintiff to its proofs.

63. Defendant Pearl Dwek denies any allegations as they pertain to acts on her part and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

64. Defendant Pearl Dwek denies the allegations as they pertain to acts on her part and has insufficient knowledge or information to form a belief as to the truth of the allegations

contained in Paragraph 64 and leaves plaintiff to its proofs.

65. Defendant Pearl Dwek denies the allegations as they pertain to acts on her part and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 65 and leaves plaintiff to its proofs.

66. Defendant Pearl Dwek denies the allegations as they pertain to acts on her part and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 66 and leaves plaintiff to its proofs.

67. Defendant Pearl Dwek denies the allegations as they pertain to acts on her part and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 67 and leaves plaintiff to its proofs.

68. Defendant Pearl Dwek denies the allegations as they pertain to acts on her part and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 68 and leaves plaintiff to its proofs.

411 Brookside Avenue, Deal, New Jersey

69. Defendant Pearl Dwek denies the allegations as they pertain to any acts on her part and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 69 and leaves plaintiff to its proofs.

70. Defendant Pearl Dwek denies the allegations as they pertain to any acts on her part and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 70 and leaves plaintiff to its proofs.

71. Defendant Pearl Dwek denies the allegations as they pertain to any acts on her part and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 71 and leaves plaintiff to its proofs.

72. Defendant Pearl Dwek denies the allegations as they pertain to any acts on her part and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 72 and leaves plaintiff to its proofs.

73. Defendant Pearl Dwek denies the allegations as they pertain to any acts on her

part and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 73 and leaves plaintiff to its proofs.

74. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 74 and leaves plaintiff to its proofs.

75. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 75 and leaves plaintiff to its proofs.

76. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 76 and leaves plaintiff to its proofs.

77. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 77 and leaves plaintiff to its proofs.

78. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 78 and leaves plaintiff to its proofs.

79. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 79 and leaves plaintiff to its proofs.

80. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 80 and leaves plaintiff to its proofs.

81. Defendant Pearl Dwek denies the allegations as they pertain to any acts on her part and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 81 and leaves plaintiff to its proofs.

82. Defendant Pearl Dwek denies the allegations as they pertain to any acts on her part and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 82 and leaves plaintiff to its proofs.

83. Defendant Pearl Dwek denies the allegations as they pertain to any acts on her part and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 83 and leaves plaintiff to its proofs.

84. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 84 and leaves plaintiff to its proofs.

85. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 85 and leaves plaintiff to its proofs.

86. Defendant Pearl Dwek has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 86 and leaves plaintiff to its proofs.

FIRST COUNT

87. Defendant Pearl Dwek denies the allegations contained in Paragraph 87 as they pertain to her.

88. Defendant Pearl Dwek denies the allegations contained in Paragraph 88 as they pertain to her and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 88 and leaves plaintiff to its proofs.

89. Defendant Pearl Dwek denies the allegations contained in Paragraph 89 as they pertain to her and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 89 and leaves plaintiff to its proofs.

90. Defendant Pearl Dwek denies the allegations contained in Paragraph 90 as they pertain to her and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 90 and leaves plaintiff to its proofs.

91. Defendant Pearl Dwek denies the allegations contained in Paragraph 91 as they pertain to her and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 91 and leaves plaintiff to its proofs.

92. Defendant Pearl Dwek denies the allegations contained in Paragraph 92 as they pertain to her and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 92 and leaves plaintiff to its proofs.

WHEREFORE Defendant Pearl Dwek demands judgment dismissing complaint, costs of suit, attorney fees, and such other relief as the court may deem equitable and just.

SECOND COUNT

93. Defendant Pearl Dwek denies the allegations contained in Paragraph 93 as they pertain to her.

94. Defendant Pearl Dwek denies the allegations contained in Paragraph 94 as they pertain to her and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 94 a - g, and leaves plaintiff to its proofs.

95. Defendant Pearl Dwek denies the allegations contained in Paragraph 95 as they pertain to her and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 95 and leaves plaintiff to its proofs.

96. Defendant Pearl Dwek denies the allegations contained in Paragraph 96 as they pertain to her and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 96 and leaves plaintiff to its proofs.

97. Defendant Pearl Dwek denies the allegations contained in Paragraph 97 as they pertain to her and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 97 and leaves plaintiff to its proofs.

98. Defendant Pearl Dwek denies the allegations contained in Paragraph 98 as they pertain to her and has insufficient knowledge or information to form a belief as to the truth of the allegations contained in Paragraph 98 and leaves plaintiff to its proofs.

WHEREFORE Defendant Pearl Dwek demands judgment dismissing complaint, costs of suit, attorney fees, and such other relief as the court may deem equitable and just.

THIRD COUNT

99. Defendant Pearl Dwek denies the allegations contained in Paragraph 99 as they pertain to her.

100. Defendant Pearl Dwek does not answer Paragraphs 100 - 103 as they do not name this defendant.

FOURTH COUNT

104. Defendant Pearl Dwek does not answer Paragraphs 104 - 109 as they do not name this defendant.

FIFTH COUNT

110. Defendant Pearl Dwek does not answer Paragraphs 110 - 115 as they do not name

this defendant.

SIXTH COUNT

116. Defendant Pearl Dwek denies the allegations as they pertain to acts or knowledge on her part and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

117. Defendant Pearl Dwek denies the allegations as they pertain to acts or knowledge on her part and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

118. Defendant Pearl Dwek denies the allegations as they pertain to acts or knowledge on her part and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

119. Defendant Pearl Dwek denies the allegations as they pertain to acts or knowledge on her part and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

120. Defendant Pearl Dwek denies the allegations as they pertain to acts or knowledge on her part and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

121. Defendant Pearl Dwek denies the allegations as they pertain to acts or knowledge on her part and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

WHEREFORE Defendant Pearl Dwek demands judgment dismissing complaint, costs of suit, attorney fees, and such other relief as the court may deem equitable and just.

SEVENTH COUNT

122. Defendant Pearl Dwek denies the allegations as they pertain to acts or knowledge on her part and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

123. Defendant Pearl Dwek denies the allegations as they pertain to acts or knowledge on her part and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

WHEREFORE Defendant Pearl Dwek demands judgment dismissing complaint, costs of suit, attorney fees, and such other relief as the court may deem equitable and just.

EIGHTH COUNT

124. Defendant Pearl Dwek denies the allegations as they pertain to acts or knowledge on her part and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

125. Defendant Pearl Dwek admits the allegations of Paragraph 125 of plaintiff's eighth count of plaintiff's complaint

126. Defendant Pearl Dwek denies the allegations contained in Paragraph 126 as they pertain to her.

127. Defendant Pearl Dwek has no knowledge and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

128. Defendant Pearl Dwek denies the allegations of Paragraph 128.

129. Defendant Pearl Dwek denies the allegations of Paragraph 129.

130. Defendant Pearl Dwek has no knowledge and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

131. Defendant Pearl Dwek denies any allegations as they pertain to her conduct in Paragraph 131 and leaves plaintiff to its proof as to the remaining allegations of Paragraph 131.

132. Defendant Pearl Dwek denies any allegations as they pertain to her conduct in Paragraph 132 and leaves plaintiff to its proof as to the remaining allegations of Paragraph 132.

PREDICATE ACTS

133. Defendant Pearl Dwek denies each and every one of plaintiff's alleged Predicate Acts, Paragraphs a,b,c,d and e as far as they allege improper or unlawful conduct on the part of defendant Pearl Dwek.

134. Defendant Pearl Dwek denies any allegations contained in Paragraph 134 as they pertain to her conduct and leaves plaintiff to its proofs on the remaining allegations therein.

135. Defendant Pearl Dwek denies any allegations contained in Paragraph 135 as they pertain to her conduct and leaves plaintiff to its proofs on the remaining allegations therein.

WHEREFORE Defendant Pearl Dwek demands judgment dismissing complaint, costs of suit, attorney fees, and such other relief as the court may deem equitable and just.

NINTH COUNT

136. Defendant Pearl Dwek repeats her denial of any wrongful acts in all previous counts as if set forth in their entirety herein.

137. Defendant Pearl Dwek admits the allegations contained in Paragraph 137 of plaintiff's complaint.

138. Defendant Pearl Dwek denies the allegations contained in Paragraph 138 of plaintiff's complaint.

139. Defendant Pearl Dwek does not answer Paragraph 139 as it contains allegations not against this defendant.

140. Defendant Pearl Dwek denies being a member of any association as alleged by plaintiff and leaves plaintiff to its proofs as to the operation of any such alleged association.

141. Defendant Pearl Dwek denies the allegations of paragraph 141 of plaintiff's complaint as they pertain to this defendant and leave plaintiff to its proof as to the remainder of its allegations.

142. Defendant Pearl Dwek denies the allegations contained in Paragraph 142 of plaintiff's complaint as they pertain to this defendant.

143. Defendant Pearl Dwek denies the allegations contained in Paragraph 143 of plaintiff's complaint as they pertain to this defendant.

144. Defendant Pearl Dwek denies the allegations contained in Paragraph 144 of plaintiff's complaint as they pertain to this defendant.

145. Defendant Pearl Dwek denies the allegations contained in Paragraph 145 of

plaintiff's complaint as they pertain to this defendant.

146. Defendant Pearl Dwek denies the allegations contained in Paragraph 146 of plaintiff's complaint as they pertain to this defendant.

147. Defendant Pearl Dwek denies the allegations contained in Paragraph 147 of plaintiff's complaint as they pertain to this defendant.

148. Defendant Pearl Dwek denies any acts of racketeering or causing loss to plaintiff as alleged in count 148 of plaintiff's complaint.

WHEREFORE Defendant Pearl Dwek demands judgment dismissing complaint, costs of suit, attorney fees, and such other relief as the court may deem equitable and just.

TENTH COUNT

149. Defendant Pearl Dwek repeats her denial of any wrongful acts in all previous counts as if set forth in their entirety herein.

150. Defendant Pearl Dwek denies the allegations contained in Paragraph 150 of plaintiff's complaint.

151. Defendant Pearl Dwek denies the allegations contained in Paragraph 151 of plaintiff's complaint.

152. Defendant Pearl Dwek denies the allegations contained in Paragraph 152 of plaintiff's complaint.

WHEREFORE Defendant Pearl Dwek demands judgment dismissing complaint, costs of suit, attorney fees, and such other relief as the court may deem equitable and just.

ELEVENTH COUNT

153. Defendant Pearl Dwek repeats her denial of any wrongful acts in all previous counts as if set forth in their entirety herein.

154. Defendant Pearl Dwek denies the allegations contained in Paragraph 154 of plaintiff's complaint.

155. Defendant Pearl Dwek denies the allegations contained in Paragraph 155 of plaintiff's complaint.

156 Defendant Pearl Dwek denies the allegations as they pertain to acts or knowledge on her part and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

WHEREFORE Defendant Pearl Dwek demands judgment dismissing complaint, costs of suit, attorney fees, and such other relief as the court may deem equitable and just.

TWELFTH COUNT

157. Defendant Pearl Dwek repeats her denial of any wrongful acts in all previous counts as if set forth in their entirety herein.

158. Defendant Pearl Dwek denies the allegations as they pertain to acts or knowledge on her part and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

159. Defendant Pearl Dwek denies the allegations as they pertain to acts or knowledge on her part and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

160. Defendant Pearl Dwek denies the allegations as they pertain to acts or knowledge on her part and has insufficient information as to the remaining allegations and leaves plaintiffs to its proofs.

WHEREFORE Defendant Pearl Dwek demands judgment dismissing complaint, costs of suit, attorney fees, and such other relief as the court may deem equitable and just.

DEMAND FOR JURY TRIAL

Defendant hereby demands trial by jury as to all issues raised by the within pleadings.

DESIGNATION OF TRIAL COUNSEL

Pursuant to R. 4:25-4, Steven C. Rubin, Esquire is designated as trial counsel as to all issues raised in the within pleadings.

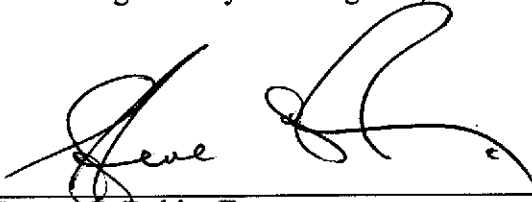
CERTIFICATION OF RELATED MATTERS

Pursuant to R.4:5-1, the undersigned certifies that the matter in controversy is not the

subject of any other action pending in any other court or of a pending Arbitration Proceeding nor is any other action or Arbitration Proceeding contemplated, with the exception of (bankruptcy proceeding) In re Solomon Dwek, 07-11757-KCF, before Judge Kathryn C. Ferguson, and the related adversary proceedings.

Date:

12-8-08



Steven C. Rubin, Esq.
Attorney for Defendant, Pearl Dwek